This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (Currently Amended): A method for authorizing a transaction by a user using a terminal ~~(18)~~ which is capable of communicating with a background system ~~(10)~~, with steps performed by the terminal ~~(18)~~ comprising:

determining ~~(30)~~ identification information ~~(32)~~ which identifies the user,

sending ~~(34)~~ data ~~(36)~~ to the background system ~~(10)~~ to authenticate the terminal ~~(18)~~ at the background system ~~(10)~~ and to transmit user identification data ~~(ID)~~ from which the identity of the user can be derived, to the background system ~~(10)~~,

receiving secret data ~~(SEC)~~ assigned to the user from the background system ~~(10)~~,

playing back ~~(48)~~ a secret ~~(50)~~ given by the secret data ~~(SEC)~~ to the user,

determining ~~(58)~~ a personal feature ~~(56)~~ of the user, and

sending ~~(60)~~ data ~~(62)~~ which is related to the personal feature ~~(56)~~ of the user to the background system ~~(10)~~ to signal or document the authorization of the transaction by the user.

Claim 2 (Currently Amended): The method according to Claim 1, ~~characterized in that~~ wherein the terminal ~~(18)~~ sends to the background system ~~(10)~~ a message secured with at least one of a MAC ~~or~~ and a cryptographic signature for authentication at the background system ~~(10)~~.

Claim 3 (Currently Amended): The method according to Claim 2, ~~characterized in that~~ wherein the message contains the user identification data ~~(ID)~~ that corresponds to the identification information ~~(32)~~ determined by the terminal ~~(18)~~ or has been derived from it.

Claim 4 (Currently Amended): The method according to ~~any one of Claims~~ Claim 1 ~~through 3, characterized in that~~ wherein the secret ~~(50)~~ played back to the user is at least one of a text information, ~~and/or~~ acoustic information, ~~and/or~~ visual information, ~~and/or~~ tactile information.

Claim 5 (Currently Amended): The method according to ~~any one of Claims~~ Claim
1 ~~through 4, characterized in that~~ wherein transaction data ~~(54)~~ is also displayed to the
user.

Claim 6 (Currently Amended): The method according to ~~any one of Claims~~ Claim
1 ~~through 5, characterized in that~~ wherein the personal feature ~~(56)~~ is a biometric
feature of the user.

Claim 7 (Currently Amended): The method according to ~~any one of Claims~~ Claim
1 ~~through 6~~, further ~~characterized by the step of~~ comprising receiving
acknowledgement data ~~(CD)~~ from the background system ~~(10)~~ and at least one of
displaying and~~/or~~ printing out an acknowledgement ~~(78)~~ for the user.

Claim 8 (Currently Amended): A method for authorizing a transaction by a user,
the method using a background system ~~(10)~~ capable of communicating with a
terminal ~~(18)~~, with steps performed by the background system ~~(10)~~ comprising:

receiving data ~~(36)~~ from the terminal ~~(18)~~, the data ~~(36)~~ authenticating ~~(38)~~ the
terminal ~~(18)~~ at the background system ~~(10)~~, the identity of the user being derivable
from the data ~~(36)~~,

if the authentication ~~(38)~~ of the terminal ~~(18)~~ at the background system ~~(10)~~
has been successful, then accessing ~~(40)~~ secret data ~~(SEC)~~ stored in a database ~~(14)~~
and assigned to the user, and sending ~~(42)~~ data ~~(44)~~ from which the secret data ~~(SEC)~~
can be determined[[,]] to the terminal ~~(18)~~, and

receiving data ~~(62)~~ from the terminal ~~(18)~~, the data ~~(62)~~ pertaining at least to a
personal feature ~~(56)~~ of the user and documenting the authorization of the transaction
by the user.

Claim 9 (Currently Amended): The method according to Claim 8, ~~characterized in
that~~ wherein the secret data ~~(SEC)~~ pertains to a secret ~~(50)~~ which changes from one
transaction to the next.

Claim 10 (Currently Amended): The method according to Claim 9, ~~characterized in that~~ wherein the secret data ~~(SEC)~~ pertains to a secret ~~(50)~~ which depends at least in part on transactions performed previously.

Claim 11 (Currently Amended): The method according to ~~any one of Claims~~ Claim 8 ~~through 10, characterized in that~~ wherein the data ~~(62)~~ which pertains at least to the personal feature ~~(56)~~ of the user is checked ~~(66)~~, and the transaction is considered as authorized by the user only if this check is successful.

Claim 12 (Currently Amended): The method according to Claim 11, ~~characterized in that~~ wherein acknowledgement data ~~(CD)~~ is sent to the terminal ~~(18)~~ if the check is successful.

Claim 13 (Currently Amended): A method for authorizing a transaction by a user using a terminal ~~(18)~~ capable of communicating with a background system ~~(10)~~, with the steps comprising:

determining ~~(30)~~, by the terminal ~~(18)~~, identification information ~~(32)~~ which identifies the user,

communicating between the terminal ~~(18)~~ and the background system ~~(10)~~ to authenticate ~~(38)~~ the terminal ~~(18)~~ at the background system ~~(10)~~ and to transmit user identification data ~~(ID)~~ from which the identity of the user can be derived to the background system ~~(10)~~,

if the authentication ~~(38)~~ of the terminal ~~(18)~~ at the background system ~~(10)~~ has been successful, then the background system ~~(10)~~ accesses secret data ~~(SEC)~~ stored in a database ~~(14)~~ and assigned to the user, and data ~~(44)~~ from which the secret data ~~(SEC)~~ can be determined is sent ~~(42)~~ to the terminal ~~(18)~~,

playing back ~~(48)~~, by the terminal ~~(18)~~, a secret ~~(50)~~ given by the secret data ~~(SEC)~~ to the user,

determining ~~(58)~~, by the terminal ~~(18)~~, a personal feature ~~(56)~~ of the user, and

performing the transaction using data ~~(62)~~ pertaining at least to the personal feature ~~(56)~~ of the user.

Claim 14 (Currently Amended): The method according to Claim 13, ~~characterized in that~~ wherein the communication processes between the terminal ~~(18)~~ and the background system ~~(10)~~ are protected from attacks at least in part by at least one of time stamps, ~~(TS1-TS4) and/or~~ sequence numbers, ~~and/or~~ random numbers, ~~and/or~~ an encryption with a session key.

Claim 15 (Currently Amended): A ~~The method according to Claim 13 or Claim 14, further characterized by method steps performed by the~~ terminal ~~(18) according to any one of Claims 1 through 7 and/or method steps performed by the~~ which is capable of communicating with a background system ~~(10) according to any one of Claims 8 through 12~~ and which is equipped for authorizing a transaction by a user, wherein the terminal is adapted for:

determining identification information which identifies the user,

sending data to the background system to authenticate the terminal at the background system and to transmit user identification data from which the identity of the user can be derived, to the background system,

receiving secret data assigned to the user from the background system,

playing back a secret given by the secret data to the user,

determining a personal feature of the user, and

sending data which is related to the personal feature of the user to the background system to signal or document the authorization of the transaction by the user.

Claim 16 (Currently Amended): A ~~device, in particular a terminal (18) and/or a~~ background system ~~(10), equipped for executing a method according to any one of Claims 1 through 15~~ which is capable of communicating with a terminal and which is equipped for authorizing a transaction by a user using the terminal, wherein the background system is adapted for:

receiving data from the terminal, the data authenticating the terminal at the background system, the identity of the user being derivable from the data,

if the authentication of the terminal at the background system has been successful, then accessing secret data stored in a database and assigned to the user, and sending data from which the secret data can be determined to the terminal, and

receiving data from the terminal, the data pertaining at least to a personal feature of the user and documenting the authorization of the transaction by the user.

Claim 17 (Currently Amended): A ~~computer program product having program instructions for at least one processor of a terminal (18) and/or~~ system comprising a background system ~~(10) to cause the at least one processor to execute a method according to any one of Claims 1 through 15~~ and at least one terminal capable of communicating with the background system, the system being equipped for authorizing a transaction by a user, wherein the system is adapted for:

determining, by the terminal, identification information which identifies the user,

communicating between the terminal and the background system to authenticate the terminal at the background system and to transmit user identification data from which the identity of the user can be derived to the background system,

if the authentication of the terminal at the background system has been successful, then the background system accesses secret data stored in a database and assigned to the user, and data from which the secret data can be determined is sent to the terminal,

playing back, by the terminal, a secret given by the secret data to the user,

determining, by the terminal, a personal feature of the user, and

performing the transaction using data pertaining at least to the personal feature of the user.

Claim 18 (New): A computer program product having program instructions for at least one processor of a terminal to cause the at least one processor to execute a method for authorizing a transaction by a user, the terminal being capable of communicating with a background system, with steps performed by the terminal comprising:

determining identification information which identifies the user,

sending data to the background system to authenticate the terminal at the background system and to transmit user identification data from which the identity of the user can be derived, to the background system,

receiving secret data assigned to the user from the background system,

playing back a secret given by the secret data to the user,

determining a personal feature of the user, and

sending data which is related to the personal feature of the user to the background system to signal or document the authorization of the transaction by the user.

Claim 19 (New): A computer program product having program instructions for at least one processor of a background system to cause the at least one processor to execute a method for authorizing a transaction by a user, the background system being capable of communicating with a terminal, with steps performed by the background system comprising:

receiving data from the terminal, the data authenticating the terminal at the background system, the identity of the user being derivable from the data,

if the authentication of the terminal at the background system has been successful, then accessing secret data stored in a database and assigned to the user, and sending data from which the secret data can be determined to the terminal, and

receiving data from the terminal, the data pertaining at least to a personal feature of the user and documenting the authorization of the transaction by the user.